## CLAIMS

- A portable terminal, comprising:
- (a) a keypad containing between 10 and 15 keys;
- (b) a card reader;
- (c) a wireless modem;
- (d) a display; and
- (e) logic means for
- (i) accepting data from the card reader and the keypad; and
- (ii) transmitting said data to a base station, using said wireless modem.
- 2. Terminal according to claim 1, in which the logic means further comprises means for:
  - (iii) issuing messages on said display which instruct the user to
    - (A) present a card to the card reader and
    - (B) enter a monetary amount using the keypad.
- 3. Terminal according to claim 1, and further comprising:
- (f) means for transmitting a code which identifies said terminal.

- 4. Terminal according to claim 2, and further comprising:
- (f) means for detecting when a remote verification service signals acceptance of said monetary amount as a charge against an account, and
- (g) means for illuminating a light which is visible for at least 20 feet, in response to said acceptance.
- 5. A system, located within a building, comprising:
- (a) multiple base stations, each linkable to a respective dedicated telephone channel;
  - (b) multiple terminals, each comprising
  - (i) modem means for wireless communicationwith a base station;
    - (ii) a card reader;
  - (iii) a keypad containing between about 10
    and 15 keys;
    - (iv) a display;
  - (v) logic means, coupled to the modem means, card reader, keypad, and display, for
    - (A) issuing a message on the display requesting a user to present a card to the card reader;
    - (B) issuing a message on the display requesting the user to enter a monetary amount via the keypad; and
    - (C) transmitting data read from the card and the monetary amount to a remote agency, via the modem means.

- 6. In a portable terminal which reads data from a credit card, transmits said data in a wireless manner to a remote station, and which contains a display, the improvement comprising:
- (a) means for loading a monetary amount into the terminal, and displaying said monetary amount to a customer;
- (b) means for preventing said customer for reducing said monetary amount; and
- (c) means for responding to input from the customer, and, in response, transmitting said data and said monetary amount to the remote station.
- 7. Terminal according to claim 6, and further comprising:
- (d) means for allowing said customer to add a second monetary amount to said monetary amount.
- 8. A method of transmitting data to a system which maintains accounts of credit transaction, comprising the following steps:
- (a) presenting a wireless terminal to a customer, which
  - (i) issues a message requesting presentationof a credit card;
  - (ii) reads card data from a credit card,
    when presented;
  - (iii) issues a message requesting entry of a
    monetary amount;
  - (iv) accepts said monetary amount from a keypad; and
  - (v) transmits said monetary amount and said card data to said system.

- 9. A credit card verification device, comprising:
- (a) means for instructing a person, unfamiliar with said device, how to successfully
  - (i) enter a credit card number into the device and
  - (ii) enter a monetary amount into the
    device;
- (b) means for transmitting said number and said amount, in a wireless manner, to a verification service; and
- (c) means for indicating to said customer whether said verification service accepts said amount.
- 10. In a portable, wireless credit card verification device, the improvement comprising:
- (a) means for enabling a person who is unfamiliar with the device to execute a credit card transaction.